

Due Date: August 14, 2004
Confirmation No.: 8911

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicants: George R. Hood et al Examiner: Andrew J. Rudy
Serial No.: 09/608,355 Group Art Unit: 3627
Filed: June 29, 2000 Docket: 9006
Title: ADVANCED AND BREAKTHROUGH NET INTEREST REVENUE
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

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CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703) 872-9306 on August 13, 2004.

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RESPONSE UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 14, 2004, please amend the above-identified application as follows.